

<i>SERFF Tracking Number:</i>	<i>METX-125940654</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA AR00069CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00069CGR01</i>		

Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company		
Product Name: Tiering	SERFF Tr Num: METX-125940654	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PA AR00069CGR01	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Richard Collard	Disposition Date: 12/11/2008
	Date Submitted: 12/10/2008	Disposition Status: Filed
Effective Date Requested (New): 02/01/2009		Effective Date (New): 02/01/2009
Effective Date Requested (Renewal):		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile:
Project Number: PA AR00069CGR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/11/2008	
State Status Changed: 12/11/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Arkansas Auto MetP&C and MetCas rate revision. Please refer to the filing introduction for details.	

Company and Contact

Filing Contact Information

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com

<i>SERFF Tracking Number:</i>	<i>METX-125940654</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA AR00069CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00069CGR01</i>		

700 Quaker Lane	(401) 827-2949 [Phone]
Warwick, RI 02887	(401) 827-3929[FAX]

Filing Company Information

Metropolitan Property and Casualty Insurance Company	CoCode: 26298	State of Domicile: Rhode Island
700 Quaker Lane	Group Code: 241	Company Type: Property and Casualty
Warwick, RI 02887	Group Name: Metropolitan Property and Casualty Insurance Company	State ID Number:
(401) 827-2000 ext. [Phone]	FEIN Number: 13-2725441	

Metropolitan Casualty Insurance Company	CoCode: 40169	State of Domicile: Rhode Island
700 Quaker Lane	Group Code: 241	Company Type: Property and Casualty
Warwick, RI 02887	Group Name: Metropolitan Property and Casualty Insurance Company	State ID Number:
(401) 827-2000 ext. [Phone]	FEIN Number: 05-0393243	

SERFF Tracking Number: METX-125940654 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$100
Company, ...
Company Tracking Number: PA AR00069CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00069CGR01

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Casualty Insurance Company	\$0.00	12/10/2008	
Metropolitan Property and Casualty Insurance Company	\$100.00	12/10/2008	24452587

SERFF Tracking Number:	METX-125940654	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	PA AR00069CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00069CGR01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/11/2008	12/11/2008

SERFF Tracking Number:	METX-125940654	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	PA AR00069CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00069CGR01		

Disposition

Disposition Date: 12/11/2008

Effective Date (New): 02/01/2009

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Metropolitan Property and Casualty Insurance Company	0.000%	\$0	0	\$2,746,458	%	%	%
Metropolitan Casualty Insurance Company	0.000%	\$0	0	\$18,003	%	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: METX-125940654 State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$100

Company Tracking Number: PA AR00069CGR01

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /PA AR00069CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Introduction	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number:	METX-125940654	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	PA AR00069CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00069CGR01		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	2.000%
Effective Date of Last Rate Revision:	11/30/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Property and Casualty Insurance Company	%	0.000%	\$0	0	\$2,746,458	%	%
Metropolitan Casualty Insurance Company	%	0.000%	\$0	0	\$18,003	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	0.000%
Overall Percentage Rate Impact For This Filing:	0.000%

<i>SERFF Tracking Number:</i>	<i>METX-125940654</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA AR00069CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00069CGR01</i>		

Effect of Rate Filing - Written Premium Change For This Program:	\$0
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Effect of Rate Filing - Number of Policyholders Affected:	0
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SERFF Tracking Number:	METX-125940654	State:	Arkansas
First Filing Company:	Metropolitan Property and Casualty Insurance Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	PA AR00069CGR01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Tiering		
Project Name/Number:	/PA AR00069CGR01		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	Pages 30-31	Replacement	Pages 30-31.PDF

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One 0	Two 0	Three + 0
> 100/300 or CSL > 300			
7e Time with prior carrier			
< 3 years	0	0	0
>= 3 years and < 6 years	0	0	0
>= 6 years and < 10 years	-1	-1	-1
>= 10 years and < 16 years	-2	-2	-2
>= 16 years	-2	-2	-2
7f Prior or current BI limits (lower of either) >= 100/300 or CSL >= 300 AND No operators under age 25; homeowner (home or condo); no minor violations, license suspensions, or at-fault accidents in the past 3 years; and no major violations in the past 5 years			
PFM Score Level BD - DW	-2	-2	-2
PFM Score Level ED - EW	-4	-4	-4
PFM Score Level FD - FW	-2	-2	-2
PFM Score Level GD - GT	-1	-1	-1
OR No operators under age 25; homeowner (home or condo); and at least 1 chargeable accident or minor violation in the past 3 years, or at least 1 major violations in the past 5 years			
PFM Score Level BD - DW	0	0	0
PFM Score Level ED - EW	-1	-1	-1
OR All operators under age 25 and renter	-2	-2	-2
7g Time with prior carrier >= 10 years			
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
8 If prior insurance with no lapse in coverage, future effective date			
> 3 days and <= 7days	0	0	0
> 7 days	-1	-1	-1
9 Non-rated operator under age 22	9	9	9
Non-rated operator age 22-29	2	2	2
10a. If Personal Financial Management (PFM) is:			
<u>PFM Score Level</u>			
BD	-17	-17	-17
BH	-15	-15	-15
BL	-13	-13	-13
BP	-11	-11	-11
BT	-10	-10	-10
BW	-9	-9	-9
CD	-9	-9	-9
CH	-8	-8	-8
CL	-8	-8	-8
CP	-7	-7	-7
CT	-7	-7	-7
CW	-7	-7	-7
DD	-6	-6	-6
DG	-6	-6	-6
DJ	-6	-6	-6

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
DN	-5	-5	-5
DQ	-5	-5	-5
DT	-4	-4	-4
DW	-4	-4	-4
ED	-1	-1	-1
EG	0	0	0
EJ	0	0	0
EN	1	1	1
EQ	2	2	2
ET	4	4	4
EW	4	4	4
FD	5	5	5
FG	7	7	7
FJ	8	8	8
FN	9	9	9
FQ	11	11	11
FT	12	12	12
FW	13	13	13
GD	14	14	14
GH	15	15	15
GL	17	17	17
GP	18	18	18
GT	19	19	19
HD	20	20	20
HH	21	21	21
HL	22	22	22
HP	24	24	24
HT	27	27	27
HW	33	33	33
NF	6	6	6
NK	8	8	8
NN	8	8	8
NQ	8	8	8
10b No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c Presence of an operator under age 21 and			
PFM Score Level BD	4	4	4
PFM Score Level BH	3	3	3
PFM Score Level BL	2	2	2
PFM Score Level BP	2	2	2
PFM Score Level BT	2	2	2
PFM Score Level BW	1	1	1
11 Payment Plan			
1 Pay	0	0	0
2 Pay	0	0	0
12a Prior non-standard or AIP	2	2	2
12b Prior non-standard or AIP and minimum F/R limits	3	3	3
13 Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14 All operators licensed < 3 years	3	5	6

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<i>Company Tracking Number:</i>	<i>PA AR00069CGR01</i>		
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<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00069CGR01</i>		

Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	12/11/2008
Bypass Reason:	n/a			
Comments:				

Satisfied -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	12/11/2008
Comments:	The excel versions of these APCS forms are being e-mailed to Alexa Grissom.			
Attachments:	MPC - APCS.PDF MCAS - APCS.PDF			

Satisfied -Name:	NAIC loss cost data entry document	Review Status:	Filed	12/11/2008
Comments:				
Attachment:	RF-1 Rate Filing Abstract.PDF			

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	12/11/2008
Bypass Reason:	n/a			
Comments:				

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	12/11/2008
Comments:				
Attachment:				

<i>SERFF Tracking Number:</i>	<i>METX-125940654</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA AR00069CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/PA AR00069CGR01</i>		

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

State: *Arkansas*

State Tracking Number: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Review Status:

Filed

12/11/2008

Filing Introduction.PDF

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 26298
 Company Name: Metropolitan Property and Casualty Insurance Company
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 11/30/08 NB and 01/04/09 RB

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 5-10 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
		Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$2,629	\$3,032	\$1,039	\$1,041	\$3,331	\$3,865	\$1,336	\$1,334	\$3,190	\$3,711	\$1,269	\$1,277	\$3,204	\$3,701	\$1,268	\$1,264	\$3,370	\$3,892	\$1,336	\$1,328
	100/300/50 Liability with Comprehensive and Collision		\$2,935	\$3,407	\$1,174	\$1,184	\$3,742	\$4,370	\$1,515	\$1,521	\$3,631	\$4,251	\$1,463	\$1,478	\$3,604	\$4,194	\$1,445	\$1,447	\$3,775	\$4,391	\$1,515	\$1,515
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,218	\$3,687	\$1,246	\$1,238	\$4,046	\$4,661	\$1,585	\$1,578	\$3,832	\$4,417	\$1,490	\$1,490	\$3,943	\$4,518	\$1,525	\$1,515	\$4,167	\$4,774	\$1,617	\$1,597
	100/300/50 Liability with Comprehensive and Collision		\$3,524	\$4,062	\$1,381	\$1,381	\$4,458	\$5,166	\$1,765	\$1,765	\$4,272	\$4,957	\$1,683	\$1,691	\$4,343	\$5,012	\$1,702	\$1,698	\$4,573	\$5,273	\$1,796	\$1,784
2003 Honda Odyssey "EX"	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,145	\$3,606	\$1,219	\$1,213	\$3,966	\$4,569	\$1,556	\$1,548	\$3,765	\$4,345	\$1,464	\$1,464	\$3,847	\$4,413	\$1,492	\$1,480	\$4,079	\$4,674	\$1,578	\$1,568
	100/300/50 Liability with Comprehensive and Collision		\$3,452	\$3,980	\$1,353	\$1,355	\$4,378	\$5,074	\$1,736	\$1,736	\$4,206	\$4,885	\$1,658	\$1,665	\$4,247	\$4,906	\$1,669	\$1,663	\$4,485	\$5,173	\$1,757	\$1,755
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,785	\$4,321	\$1,453	\$1,435	\$4,735	\$5,427	\$1,839	\$1,819	\$4,438	\$5,091	\$1,702	\$1,695	\$4,647	\$5,306	\$1,782	\$1,761	\$4,939	\$5,634	\$1,895	\$1,866
	100/300/50 Liability with Comprehensive and Collision		\$4,091	\$4,696	\$1,587	\$1,578	\$5,146	\$5,932	\$2,018	\$2,007	\$4,879	\$5,632	\$1,895	\$1,895	\$5,047	\$5,799	\$1,960	\$1,944	\$5,345	\$6,133	\$2,075	\$2,053
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$3,896	\$4,446	\$1,503	\$1,482	\$4,883	\$5,597	\$1,909	\$1,878	\$4,526	\$5,193	\$1,743	\$1,732	\$4,785	\$5,462	\$1,847	\$1,815	\$5,093	\$5,813	\$1,968	\$1,932
	100/300/50 Liability with Comprehensive and Collision		\$4,202	\$4,820	\$1,638	\$1,624	\$5,294	\$6,102	\$2,088	\$2,065	\$4,967	\$5,733	\$1,936	\$1,932	\$5,185	\$5,955	\$2,024	\$1,999	\$5,499	\$6,312	\$2,147	\$2,120
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,141	\$1,383	\$499	\$521	\$1,542	\$1,876	\$679	\$706	\$1,609	\$1,958	\$712	\$735	\$1,361	\$1,652	\$597	\$620	\$1,371	\$1,665	\$605	\$628
	Minimum Liability with Comprehensive and Collision		\$2,759	\$3,180	\$1,092	\$1,088	\$3,508	\$4,068	\$1,410	\$1,400	\$3,317	\$3,853	\$1,320	\$1,320	\$3,366	\$3,884	\$1,334	\$1,324	\$3,557	\$4,105	\$1,412	\$1,400
	100/300/50 Liability with Comprehensive and Collision		\$3,065	\$3,555	\$1,227	\$1,230	\$3,920	\$4,573	\$1,589	\$1,587	\$3,758	\$4,393	\$1,513	\$1,521	\$3,765	\$4,378	\$1,511	\$1,507	\$3,962	\$4,604	\$1,591	\$1,587

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #		
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number		
	Company Name		Company NAIC Number
3.	A.	Metropolitan Property and Casualty Insurance Company	B. 241-26298

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	0.0					
Property Damage	N/A	0.0					
UM/IUM	N/A	0.0					
UMPD	N/A	0.0					
Medical Payments	N/A	0.0					
Personal Injury Protection	N/A	0.0					
Comprehensive	N/A	0.0					
Collision	N/A	0.0					
Towing	N/A	0.0					
TOTAL OVERALL EFFECT	N/A	0.0					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	665	0.0	7/15/2004	845	267	31.5%	58.3%
2005	994	-3.1	3/31/2005	1,152	596	51.7%	52.6%
2005	994	-3.7	7/30/2005	1,152	596	51.7%	52.6%
2006	1,573	0.0	7/30/2006	1,932	1,161	60.0%	44.9%
2007	1,964	4.5	3/15/2008	2,712	1,629	60.0%	50.3%
2007	1,964	2.0	11/30/2008	2,712	1,629	60.0%	50.3%

7.	Expense Constants	Selected Provisions
A.	Total Production Expense	N/A
B.	General Expense	N/A
C.	Taxes, License & Fees	N/A
D.	Underwriting Profit & Contingencies	N/A
E.	Other (explain)	
F.	TOTAL	N/A

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 0.0 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. 0.0 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	Metropolitan Casualty Insurance Company	B.	241-40169

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	0.0					
Property Damage	N/A	0.0					
UM/IUM	N/A	0.0					
UMPD	N/A	0.0					
Medical Payments	N/A	0.0					
Personal Injury Protection	N/A	0.0					
Comprehensive	N/A	0.0					
Collision	N/A	0.0					
Towing	N/A	0.0					
TOTAL OVERALL EFFECT	N/A	0.0					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	31	0.0	7/15/2004	35	40	114.2%	58.1%
2005	22	-3.1	3/31/2005	21	0	0.0%	58.7%
2005	22	-3.7	7/30/2005	21	0	0.0%	58.7%
2006	24	0	7/30/2006	20	4	20.0%	53.5%
2007	21	4.5	3/15/2008	20	7	35.0%	56.1%
2007	21	2.0	11/30/2008	20	7	35.0%	56.1%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	
F. TOTAL	N/A

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. N/A Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

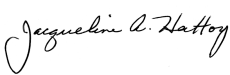
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Metropolitan Property and Casualty Insurance Company				Group NAIC #	241
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Metropolitan Property and Casualty Insurance Company	RI	26298	13-2725441			
Metropolitan Casualty Insurance Company	RI	40169	05-0393243			

5. Company Tracking Number	PA AR00069CGR01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jacqueline A. Hattoy 700 Quaker Lane Warwick RI 02887	Sr. State Filing Specialist	800-257-5049	401-827-3929	jhattory@metlife.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Jacqueline A. Hattoy			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto		
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)		
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]			
12. Company Program Title (Marketing Title)	Private Passenger Automobile Program		
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14. Effective Date(s) Requested	New: 02/01/2009	Renewal:	
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
16. Reference Organization (if applicable)			
17. Reference Organization # & Title			
18. Company's Date of Filing	December 10, 2008		
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	PA AR00069CGR01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Arkansas Auto MetP&C and MetCas rate revision. Please refer to the filing introduction for details.

[illegible]

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

Arkansas Automobile Rule Revision

Introduction

The automobile rates currently in use by Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company were filed with the Arkansas Insurance Department, effective November 30, 2008 for new business and January 4, 2009 for renewal business.

At this time Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company are proposing the following change:

Tier Assignment Rule 10a – New Business

Tier assignment points have been revised for PFM score levels BD-DW.